

ACORD CERTIFICATE OF LIABILITY INSURANCE		OP ID MO OAKVI-1	DATE (MM/DD/YY) 12/17/02
PRODUCER SilverStone Group Incorporated 300 W. Broadway, Suite #200 Council Bluffs IA 51503 Phone: 712-325-1717 Fax: 712-329-3131		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
INSURED Oakview Construction, Inc. 1981 "G" Avenue Red Oak IA 51566		INSURERS AFFORDING COVERAGE	
		INSURER A Employers Mutual Casualty Co.	
		INSURER B	
		INSURER C	
		INSURER D	
		INSURER E	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	GENERAL LIABILITY	1D50384-03	08/01/02	08/01/03	EACH OCCURRENCE
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				\$ 1,000,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				FIRE DAMAGE (Any one fire)
					\$ 100,000
					MED EXP (Any one person)
					\$ 5,000
					PERSONAL & ADV INJURY
					\$ 1,000,000
					GENERAL AGGREGATE
					\$ 2,000,000
					PRODUCTS - COM/PROP AGG
					\$ 2,000,000
A	AUTOMOBILE LIABILITY	1E50384-03	08/01/02	08/01/03	COMBINED SINGLE LIMIT (Ea accident)
	<input checked="" type="checkbox"/> ANY AUTO				\$ 1,000,000
	<input type="checkbox"/> ALL OWNED AUTOS				
	<input type="checkbox"/> SCHEDULED AUTOS				
	<input checked="" type="checkbox"/> HIRED AUTOS				
	<input checked="" type="checkbox"/> NON-OWNED AUTOS				
					BODILY INJURY (Per person)
					\$
					BODILY INJURY (Per accident)
					\$
					PROPERTY DAMAGE (Per accident)
					\$
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT
	<input type="checkbox"/> ANY AUTO				\$
					OTHER THAN AUTO ONLY
					EA ACC
					AGG
A	EXCESS LIABILITY	1J50384-03	08/01/02	08/01/03	EACH OCCURRENCE
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				\$ 5,000,000
	<input type="checkbox"/> DEDUCTIBLE				AGGREGATE
	<input checked="" type="checkbox"/> RETENTION \$ 0				\$ 5,000,000
					\$
					\$
					\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	1H50384-03	08/01/02	08/01/03	<input checked="" type="checkbox"/> WC STATUS-TORY LIMITS <input type="checkbox"/> OTHER
	E L EACH ACCIDENT				\$ 500,000
	E L DISEASE - EA EMPLOYEE				\$ 500,000
	E L DISEASE - POLICY LIMIT				\$ 500,000
A	OTHER	1C50384-03	08/01/02	08/01/03	
	Equipment Floater				
A	Builders Risk	1C50384-03	08/01/02	08/01/03	Bldg Lmt 10,000,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

Re: OC Job #51-02240\Theresa Street Grit Handling Improvements, Lincoln, NE;
 City Of Lincoln, NE is additional insured.

CERTIFICATE HOLDER	<input checked="" type="checkbox"/> ADDITIONAL INSURED; INSURER LETTER:	CANCELLATION
CITYLIN City of Lincoln 555 South 10th Street Lincoln NE 68508		SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL <u>30</u> DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE Kirk Johnson

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.